



P.O. Box 3489, Anaheim, CA 92803  
(800) 561-4567

PO331

PAYOFF STATEMENT

11/03/16

To: CARLO SILVA \*\* RUSH\*\*  
CSILVA@PRALC.COM

Loan Number: [REDACTED] 6468  
FHA Case Number: [REDACTED] EB0044028653703  
Re: Mortgagor: WILLIAM KING  
Co-Mortgagor: TAMMEE KING

Property: 106 CAMINO CIRC  
ORMOND BEACH FL 32174

These figures are good to 12/01/16 subject to the conditions herein.  
This loan is due for the 07/01/15 payment.

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|--|--------------------|
| The current total unpaid principal balance is: | \$97939.82         |
| Interest at 6.37500:                           | \$9365.58          |
| Principal & Interest Advance:                  | \$0.00             |
| Recording Cost:                                | \$0.00             |
| Other Unpaid Expenses:                         | \$3284.44          |
| Recon/Release Cost:                            | \$0.00             |
| Deferred Pursuant to Loan Modification:        | \$0.00             |
| Late charges:                                  | \$1233.63          |
| PMI/MI Premium Due:                            | \$0.00             |
| Escrow Impound Shortage:                       | \$952.28           |
| Escrow Credit:                                 | \$-0.00            |
| Prepayment Penalty:                            | \$0.00             |
| Suspense Balance:                              | \$-73.54           |
| <b>TOTAL AMOUNT TO PAY LOAN IN FULL</b>        | <b>\$112702.21</b> |

Funds received on or after 12/01/16 will require an additional \$520.31 monthly interest.



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THE PAYOFF AMOUNT CONTAINED HEREIN IS EXPRESSLY SUBJECT TO VERIFICATION PRIOR TO THE CLOSE OF ESCROW AND DISBURSEMENT OF PAYOFF FUNDS. ADDITIONAL FEES AND/OR COSTS OR OTHER ADVANCES MAY HAVE OCCURED AFTER THE DATE OF THIS PAYOFF STATEMENT. CARRINGTON MORTGAGE SERVICES, LLC RESERVES THE RIGHT TO RETURN ANY AND ALL PAYOFFS THAT ARE SHORT.

ONLY CERTIFIED FUNDS, OR BANK WIRES WILL BE ACCEPTABLE FORMS OF PAYMENT.

PLEASE BE ADVISED THAT THE CURRENT DAILY INTEREST PER DAY CALCULATION WILL CHANGE TO A MONTHLY INTEREST PER DAY CALCULATION AS OF THE 1ST OF EACH MONTH.

NOTE: IF A HUD PARTIAL CLAIM WAS COMPLETED ON THIS LOAN, PLEASE CONTACT HUD NATIONAL SERVICING CENTER AT 877-622-8525, OPTION 3 TO OBTAIN A PAYOFF STATEMENT FOR THE PARTIAL CLAIM.

**FHA-Insured Loan Payoff Procedure Disclosure:**

**· Mortgages Insured on or after August 2, 1985, and Closed Before January 21, 2015:**

You may prepay your mortgage at any time without penalty. However, in order to avoid the accrual of interest on any prepayment after the date of prepayment, the prepayment must be received on the installment due date (the first day of the month). Otherwise, you may be required to pay interest on the amount pre-paid through the end of the month.

**NOTE: Because your loan provides for the collection of interest through the end of the calendar month in which your prepayment is received, it is to your advantage to ensure that the prepayment reaches us as close to the end of the month as possible, but no later than the first work day of the month.**

**· Mortgages Closed on or After January 21, 2015:**

You may prepay your mortgage at any time without penalty. You will only be required to pay interest up to the date the prepayment is made.

Please remit payoff checks to the address below:

ATTENTION: CASHIERING  
1600 South Douglass Road Suite 200A  
Anaheim, CA 92806

Failure to send checks to the above address may result in the accrual of additional interest.

Issuance of this statement does not suspend the contract requirement to make the mortgage payments when due. A late charge of \$0.00 will be assessed 15 days after a current payment is due and should be added to the payoff total if received after that time.



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Should you have any questions regarding this payoff statement notice, please contact Customer Service at 800 561 4567, Monday Thru Friday 8:00 AM to 8:00 PM, Eastern Standard Time.

Payoff Department  
Carrington Mortgage Services, LLC

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### **Wiring Instructions**

Below are the wiring instructions for payoffs to be sent to Carrington Mortgage Services, LLC.

Name: JP Morgan Chase Bank NA  
ABA# 021000021  
ACCT# 758673552

**DUE BEFORE 2:00 PM EST**

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PLEASE ATTACH BORROWER'S NAME AND LOAN NUMBER IDENTIFICATION PURPOSES.  
FAILURE TO DO SO MAY RESULT IN THE RETURNING OF FUNDS.

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### **PAYOUT STATEMENT DISCLAIMER LETTER**

The itemized amounts in this payoff statement are subject to final verification upon receipt of funds by Carrington Mortgage Services, LLC. We reserve the right to adjust these amounts and decline to pay the account in full. If the payoff funds received are insufficient to payoff the account in full for any reason, including, but limited to, error in calculation, NSF, or additional escrow disbursements and/or adjustments, CMS reserves the right to decline to pay the account in full. In addition, any and all accrued interest will be due at the time of payoff.

Notice to borrowers with adjustable rate mortgages: The interest rate provided on the payoff statement represent the interest rate in effect on your account at the time the payoff statement was generated. Pay off funds received may not be applied at this interest rate if the interest rate subsequently changed.

### **INSUFFICIENT PAYOFF FUNDS**

Any payoff funds received by Carrington Mortgage Services, LLC for an amount less than that required to pay the account in full, except in West Virginia, will be applied first to any loan payments delinquent or due, accrued interest, recoverable advances and fees. Any remaining funds will be applied to the principal balance of the account. The Funds will be applied effective the day the payoff funds are received by Carrington Mortgage Services, LLC. The account will not be considered paid in full if the negotiable instrument received contains or is accompanied by language asserting such. By accepting and negotiating any negotiable instrument, Carrington Mortgage Services, LLC does not revoke its legal claim for all outstanding amounts due on the account. Interest will continue to accrue on the principal balance remaining on the account until the entire outstanding amount is paid in full.

In the case of insufficient funds, the issuer of the instrument will be contacted for any remaining amount due and now payable. Written authorization is required to credit a positive escrow balance to the payoff amount.



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For accounts secured by property in the state of West Virginia:

If the negotiable instrument is for an amount less than what is required to pay the account in full, the issuer will be contacted prior to the application of the instrument to the account.

**FHA Homeowners Fact Sheet**  
**FHA Mortgage Insurance Information**

|  |   |
|--|---|
| Who May Be Eligible for FHA Refund or Share? | <p>Premium Refund: You may be eligible for a refund of a portion of the insurance premium if you:</p> <ul style="list-style-type: none"><li>· Acquired a loan that was endorsed after September 1, 1983 and on or before December 8, 2004;</li><li>· Refinanced an FHA loan to another FHA loan that was endorsed after December 8, 2004;</li><li>· Paid an upfront mortgage insurance premium at closing; and</li><li>· Did not default on your mortgage payments.</li></ul> |
|  | <p>Note: Review your settlement/closing papers or check your mortgage company to determine if you paid an upfront premium.</p>  |
|  | <p>Distributive Share: You may be eligible for a share of any excess earnings from the Mutual Mortgage Insurance Fund if you:</p> <ul style="list-style-type: none"><li>· originated your loan before September 1, 1983;</li><li>· paid on your loan for more than seven years; and</li><li>· had your FHA insurance terminated before November 5, 1990</li></ul>   |
| Exceptions:                                  | <p>Assumptions: When an FHA-insured loan is assumed, the insurance remains in force (the seller receives no refund). The owner(s) of the property at the time the insurance is terminated is entitled to any refund.</p>  |
|  | <p>FHA to FHA Refinances: When an FHA loan is refinanced, the refund from the old premium may be applied toward the upfront premium required for the new loan.</p>  |
|  | <p>Claims: When a mortgage company submits a claim to HUD for insurance benefits, no refund is due the homeowner.</p>   |
|  | <p>Statute of Limitations: HUD is not liable for a distributive share that remains unclaimed 6 years from the date notification was first sent to the last known address of the mortgagor.</p>  |
| How are Refunds Determined?                  | <p>The FHA Commissioner determines how much of the upfront premium is refunded when loans are terminated.</p> <p>Refunds are based on the number of months the loan is insured.</p>   |
| How are Refunds Processed?                   | <ul style="list-style-type: none"><li>· Your mortgage company notifies HUD of the mortgage insurance termination for your loan.</li><li>· If you are eligible for a refund, HUD will either request the Department of the Treasury (Treasury) to issue a check directly to you or send you an Application for Premium Refund or Distributive Share Payment (form HUD-27050-B) for more</li></ul>  |



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information.

- Read and complete the application carefully, sign it, have it notarized, and return it to HUD along with proof of ownership of the property at the time the insurance was terminated.
- HUD either requests Treasury to issue a check directly to you or requests additional information from you.

**How to Follow-up:** If you do not receive a check or application within 45 days after you have paid off your loan, check with your mortgage company to verify that they have sent HUD a request to terminate the mortgage insurance on your loan.  
If you confirm that the correct termination information was sent, contact HUD.  
If you do not receive a refund or any other documentation from HUD within 120 days after the date you mailed your application form, contact HUD immediately.

|                                |   |  |
|--------------------------------|---|--|
| <b>How to Contact<br/>HUD:</b> | <b>By Phone:</b><br>1-800-697-6967<br>8:30 a.m. to 5:00 p.m. (EST)<br>Monday through Friday | <b>By Mail:</b><br>U.S. Department of Housing and Urban Development<br>P.O. Box 44372<br>Washington, DC 20026-4372 |
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**NOTE:** All inquiries should include your name, your 10-digit FHA case number, the date the mortgage was paid-in-full, property address and your daytime phone number.

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**Si usted habla espanol y tiene dificultad leyendo o hablando ingles, por favor, llame usted a este numero telefonico 1-800-697-6967**

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**IMPORTANT:** The rules governing eligibility for premium refunds and distributive share payments are based on the financial status of the FHA insurance fund and are subject to change.



## IMPORTANT DISCLOSURES

### **-INQUIRIES & COMPLAINTS-**

For inquiries and complaints about your mortgage loan, please contact our CUSTOMER SERVICE DEPARTMENT by writing to Carrington Mortgage Services, LLC, Attention: Customer Service, P.O Box 3489, Anaheim, CA 92803, or by calling 1-800-561-4567. Please include your loan number on all pages of correspondence. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at [carringtonms.com](http://carringtonms.com).

### **-IMPORTANT BANKRUPTCY NOTICE-**

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

### **-CREDIT REPORTING-**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

### **-MINI MIRANDA-**

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

### **-HUD COUNSELOR INFORMATION-**

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. You can also contact the CFPB at (855) 411-2372, or by going to [www.consumerfinance.gov/find-a-housing-counselor](http://www.consumerfinance.gov/find-a-housing-counselor).

### **-EQUAL CREDIT OPPORTUNITY ACT NOTICE-**

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers CMS' compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

### **-SCRA DISCLOSURE-**

**MILITARY PERSONNEL/SERVICEMEMBERS:** If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to eligible military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility please contact our Military Assistance Team toll free at 1-888-267-5474.

### **-NOTICES OF ERROR AND INFORMATION REQUESTS-**

You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting Carrington Mortgage Services, LLC at (800) 561-4567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time or by mail at P.O. Box 3489, Anaheim, CA 92803.



## ARKANSAS

### **Arkansas Residents Only**

Carrington Mortgage Services, LLC ('CMS') is licensed with the Arkansas Securities Department. You may file complaints about CMS with the Arkansas Securities Department (Department) at 201 East Markham, Heritage West Building, Suite 300, Little Rock, Arkansas 72201. You may obtain further information by calling the Department's general information number at (501) 324-9260 or toll-free, (800) 981-4429 or faxing the Department at (501) 324-9268 or visiting the Department's website at <http://www.securities.arkansas.gov>. For a list of standard or common loan servicing fees charged by CMS, please visit the CMS website at [carringtonms.com/HelpCenter/FAQ](http://carringtonms.com/HelpCenter/FAQ)

## COLORADO

For Colorado Residents:

13111 E. Briarwood Ave., Suite#340  
Centennial, CO 80112  
(303) 708-8795

## MASSACHUSETTS

### **NOTICE OF IMPORTANT RIGHTS**

**YOU HAVE THE RIGHT TO MAKE A WRITTEN OR ORAL REQUEST THAT TELEPHONE CALLS REGARDING YOUR DEBT NOT BE MADE TO YOU AT YOUR PLACE OF EMPLOYMENT. ANY SUCH ORAL REQUEST WILL BE VALID FOR ONLY TEN DAYS UNLESS YOU PROVIDE WRITTEN CONFIRMATION OF THE REQUEST POSTMARKED OR DELIVERED WITHIN SEVEN DAYS OF SUCH REQUEST. YOU MAY TERMINATE THIS REQUEST BY WRITING TO THE CREDITOR.**

## MINNESOTA

Carrington Mortgage Services, LLC is licensed by the Minnesota Department of Commerce.

## NEW YORK

New York City Department of Consumer Affairs License Number 1264739

This Collection agency is licensed by the City of Buffalo license numbers: 555177 & 555176

City of Yonkers Debt Collection Agency License Number: 9717

**For New York residents:** You may file complaints about CMS with the New York State Department of Financial Services. You may obtain further information from the New York State Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at [www.dfs.ny.gov](http://www.dfs.ny.gov). Carrington Mortgage Services, LLC is registered with the Superintendent of the New York State Department of Financial Services.

## NORTH CAROLINA

Carrington Mortgage Services, LLC is licensed under North Carolina Secure and Fair Enforcement Mortgage Licensing Act and holds North Carolina Agency Licenses with Permit Nos. 102107, 103455 and 112956 Main Office: 1600 South Douglass Road, Suites 110 & 200-A, Anaheim, CA 92806 / Branch Offices: 2100 E. 196th Street, Suites 100 & 200, Westfield, IN 46074 & 6200 Tennyson Parkway, Suite 210, Plano, TX 75024.

## TENNESSEE

This collection agency is licensed by the Collection Service Board of the Department of Commerce and Insurance.

## TEXAS

**Notice to Texas Residents: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE TEXAS DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TEXAS 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 1-877-276-5550.**